

FIG. 2

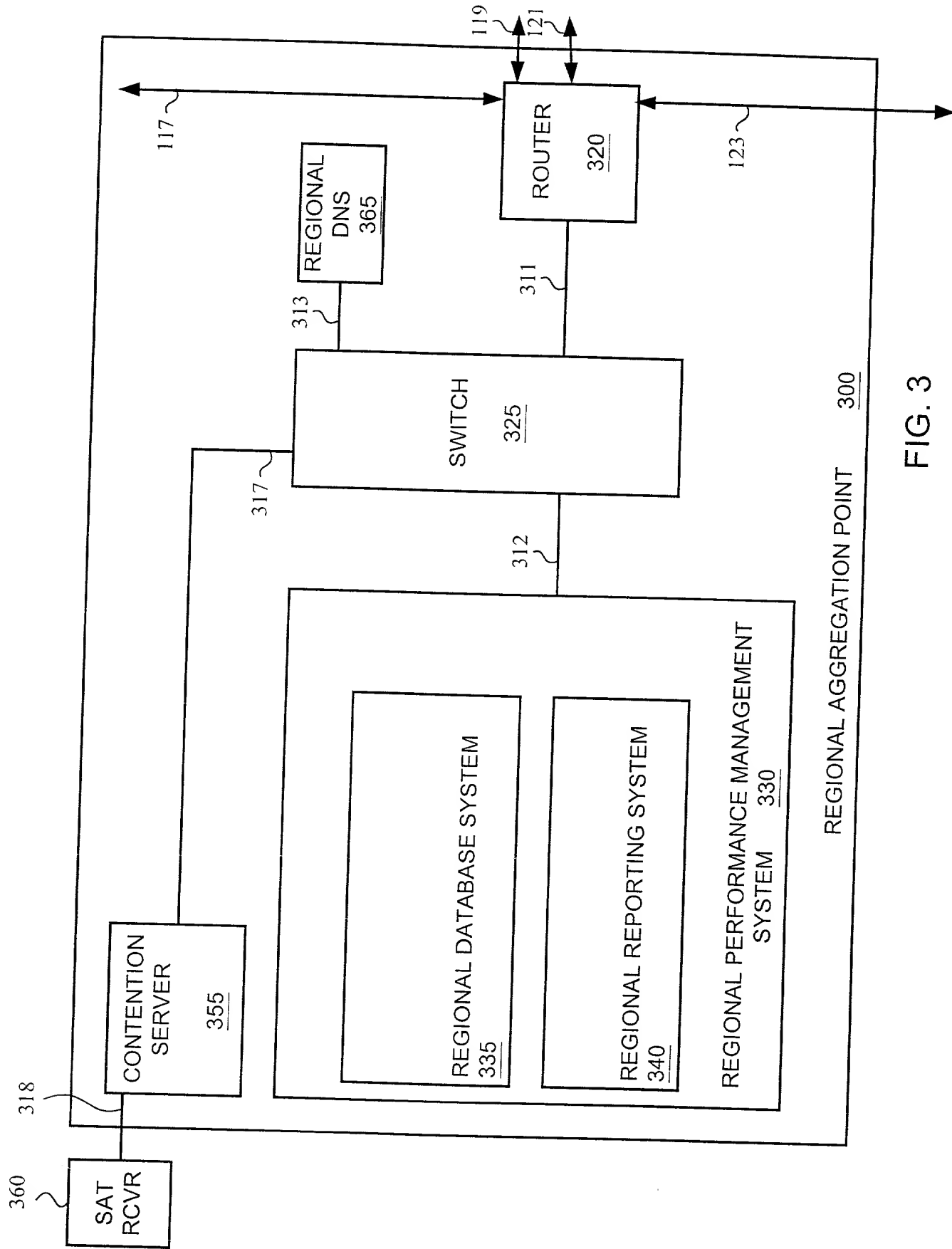


FIG. 3

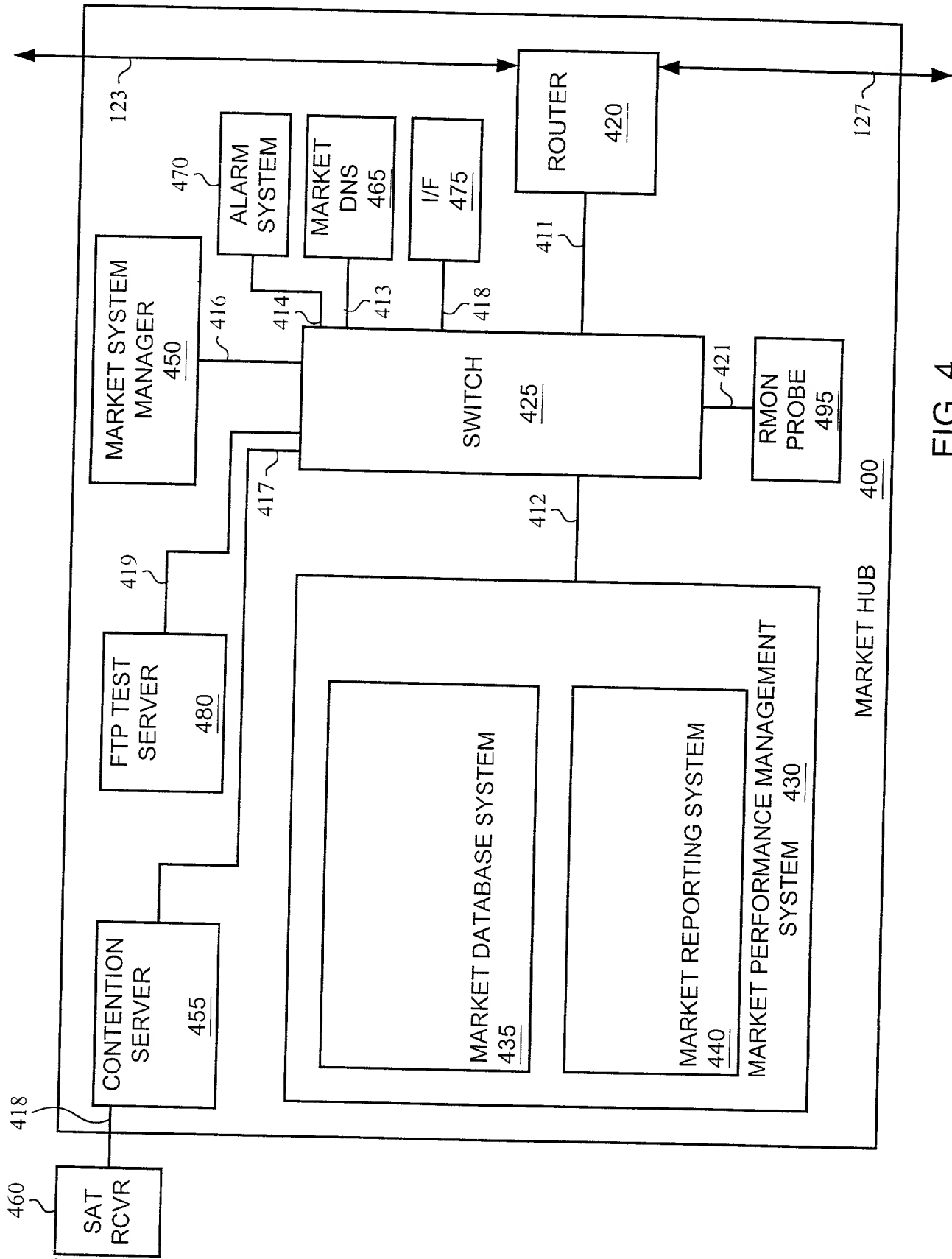
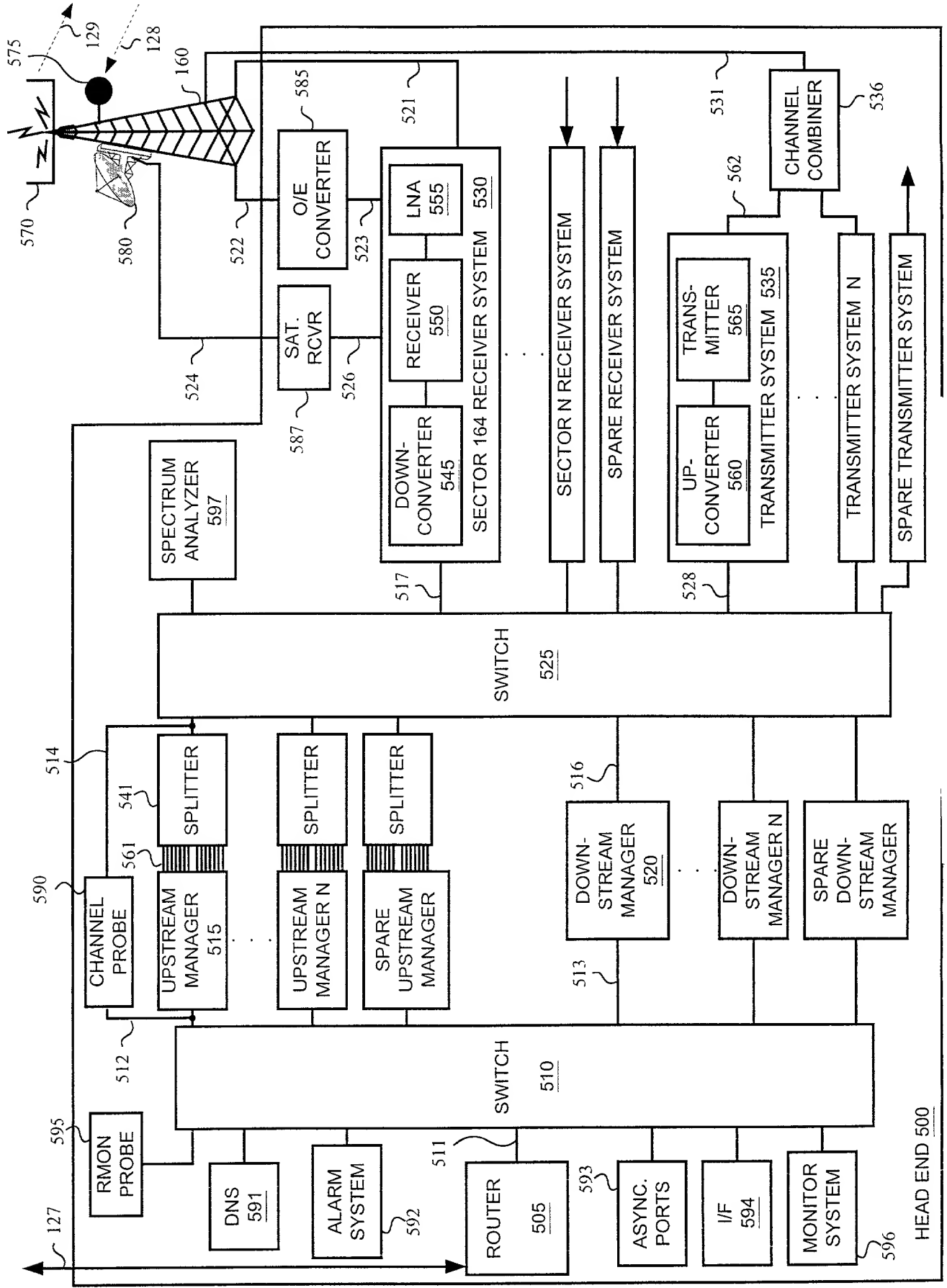


FIG. 4

FIG. 5



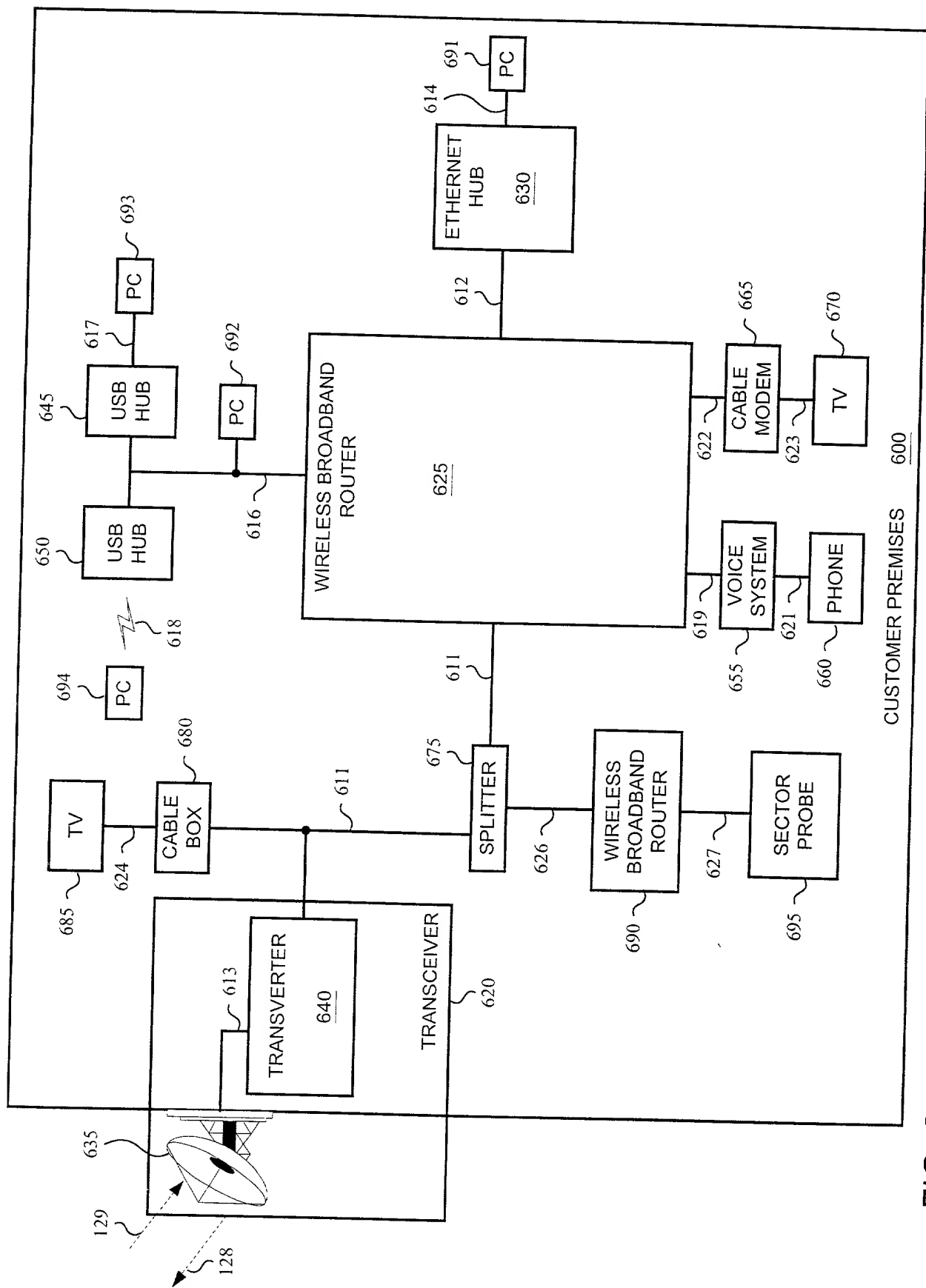


FIG. 6

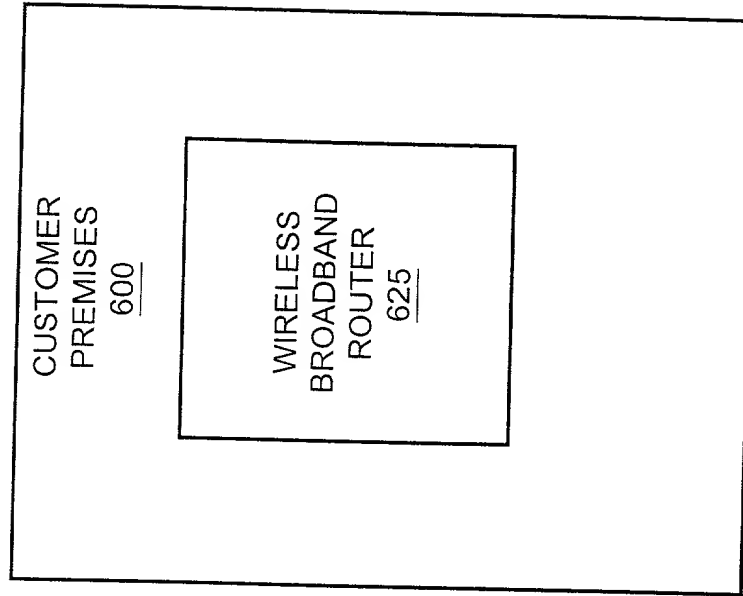
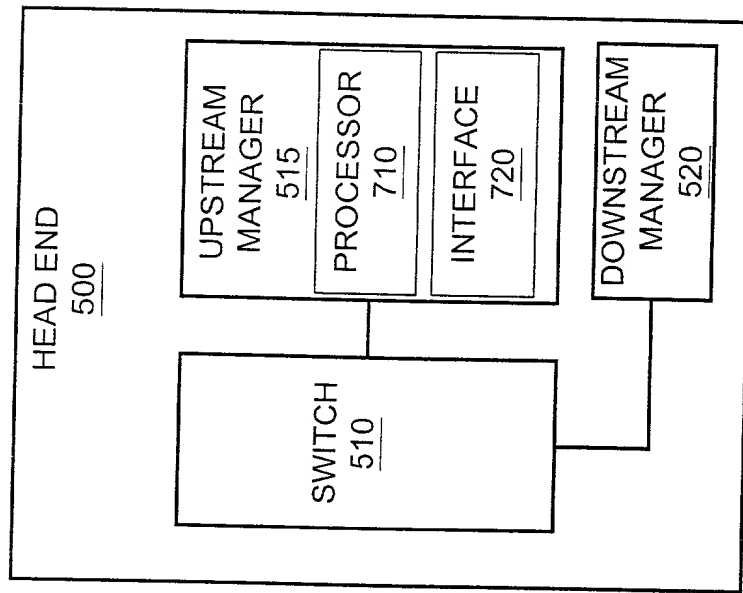


FIG. 7

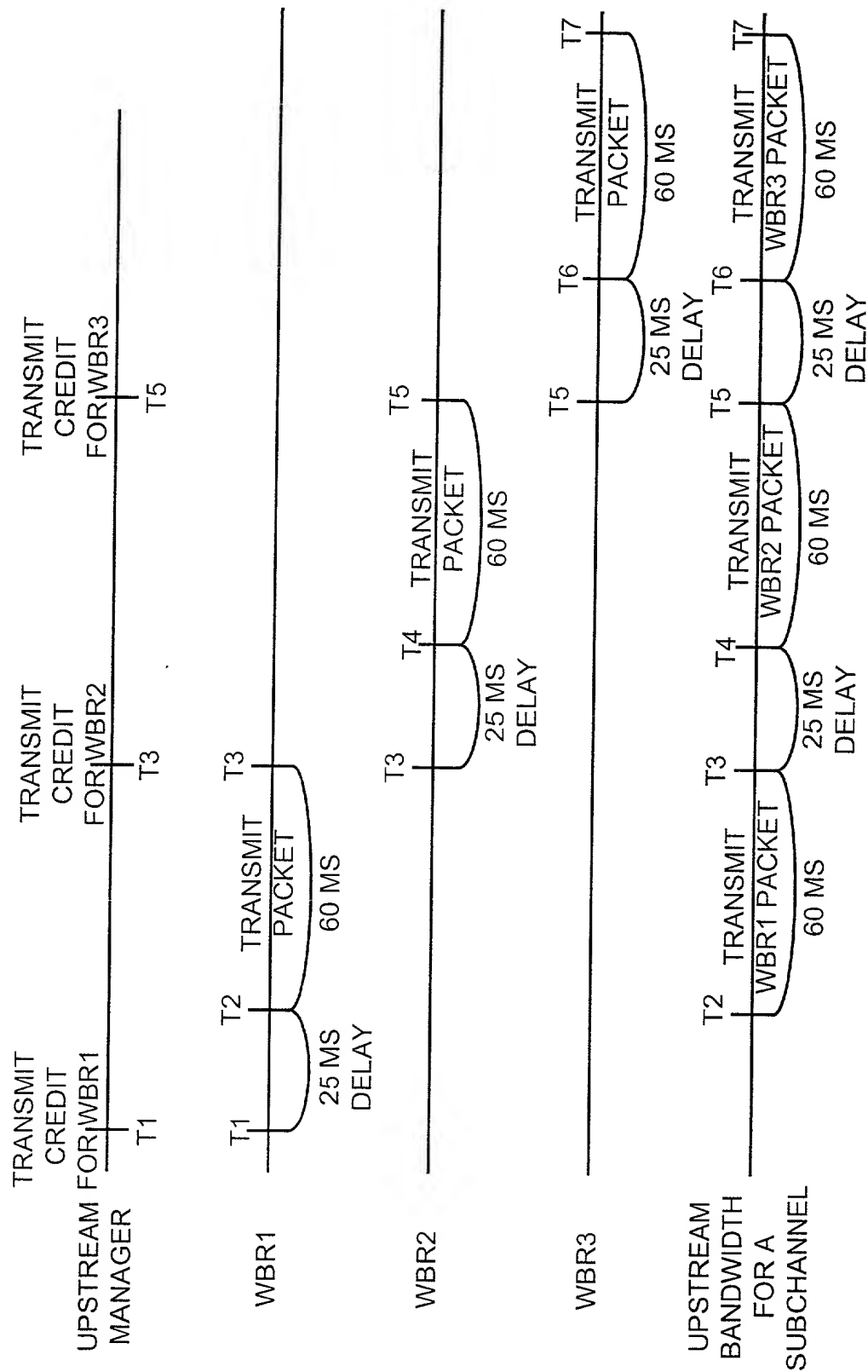


FIG. 8  
PRIOR  
ART



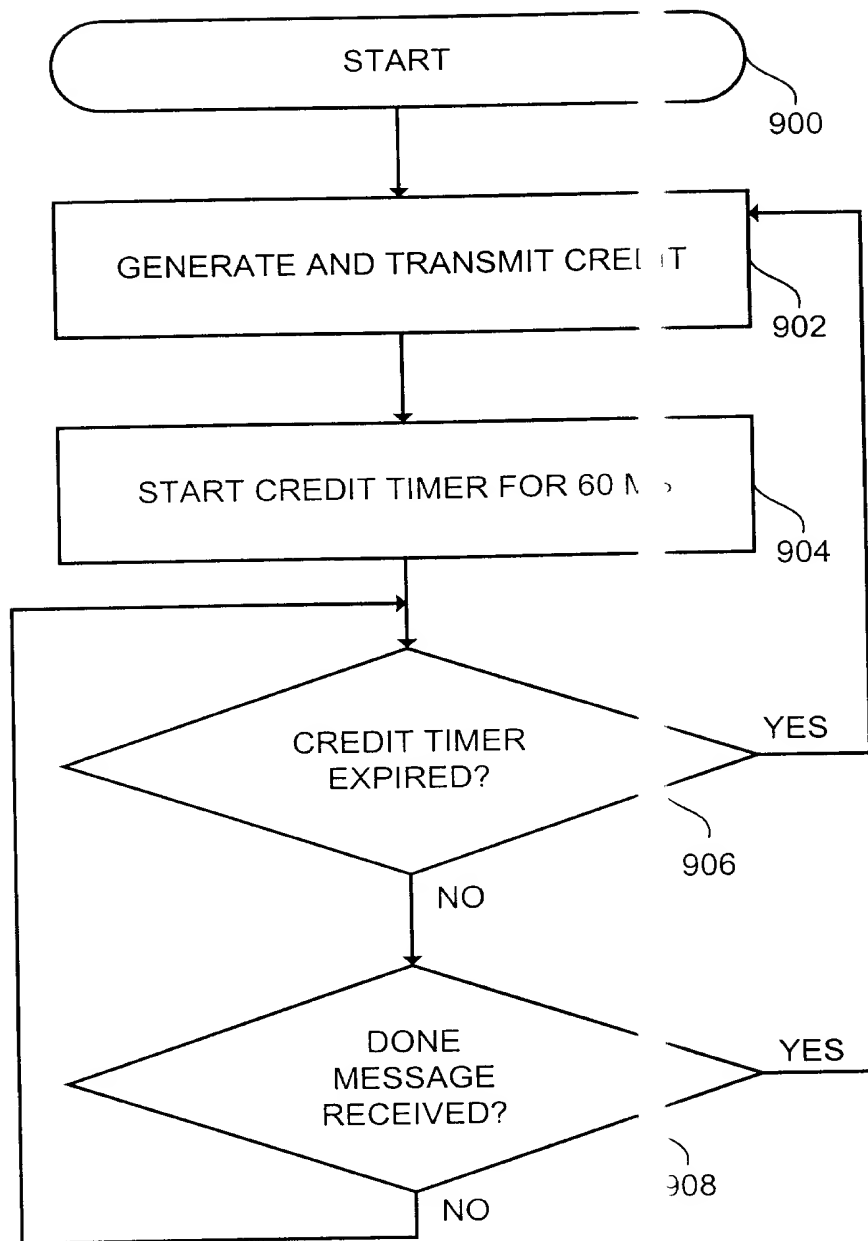


FIG. 9

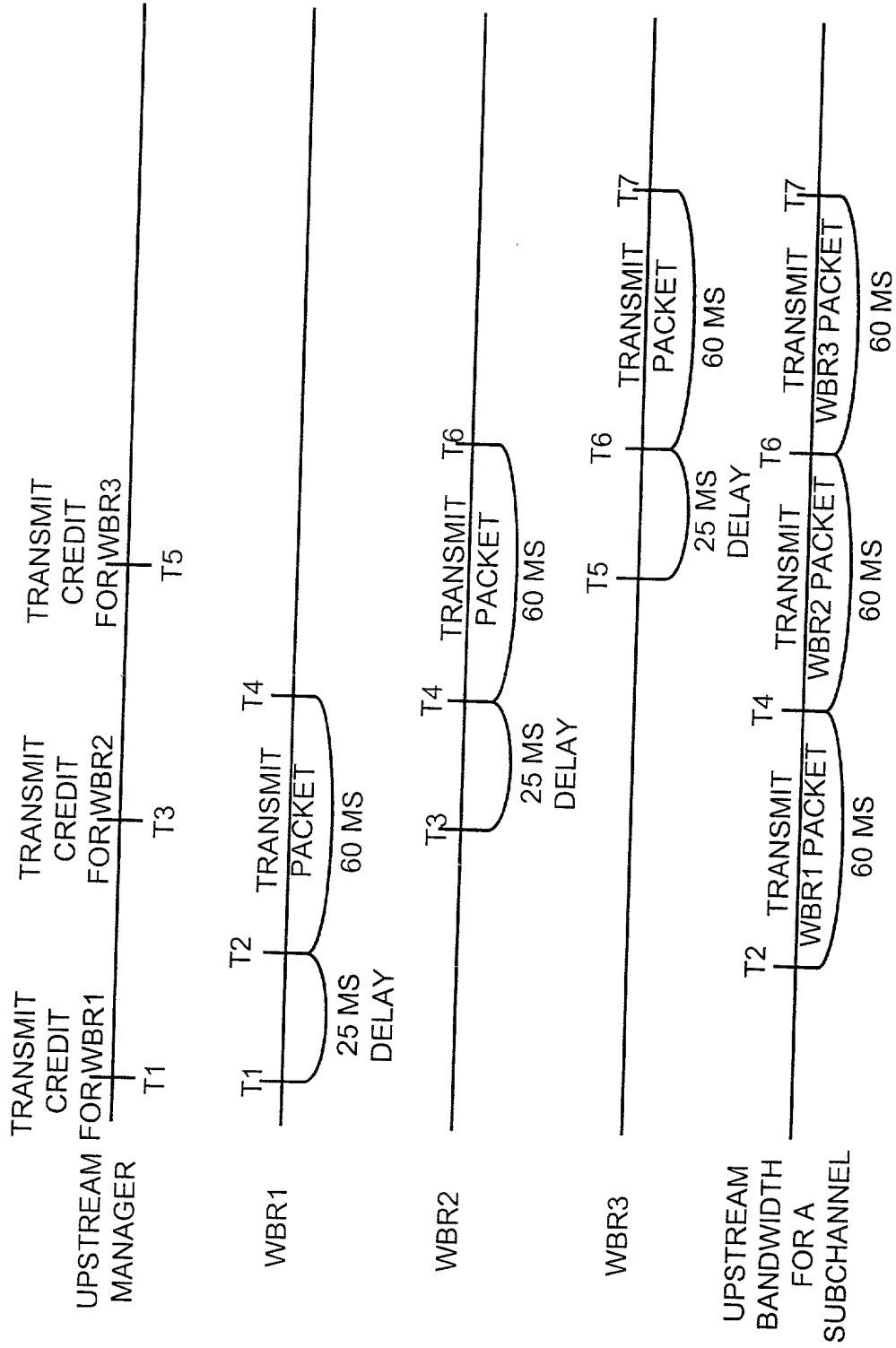


FIG. 10

SCANNED, # 2

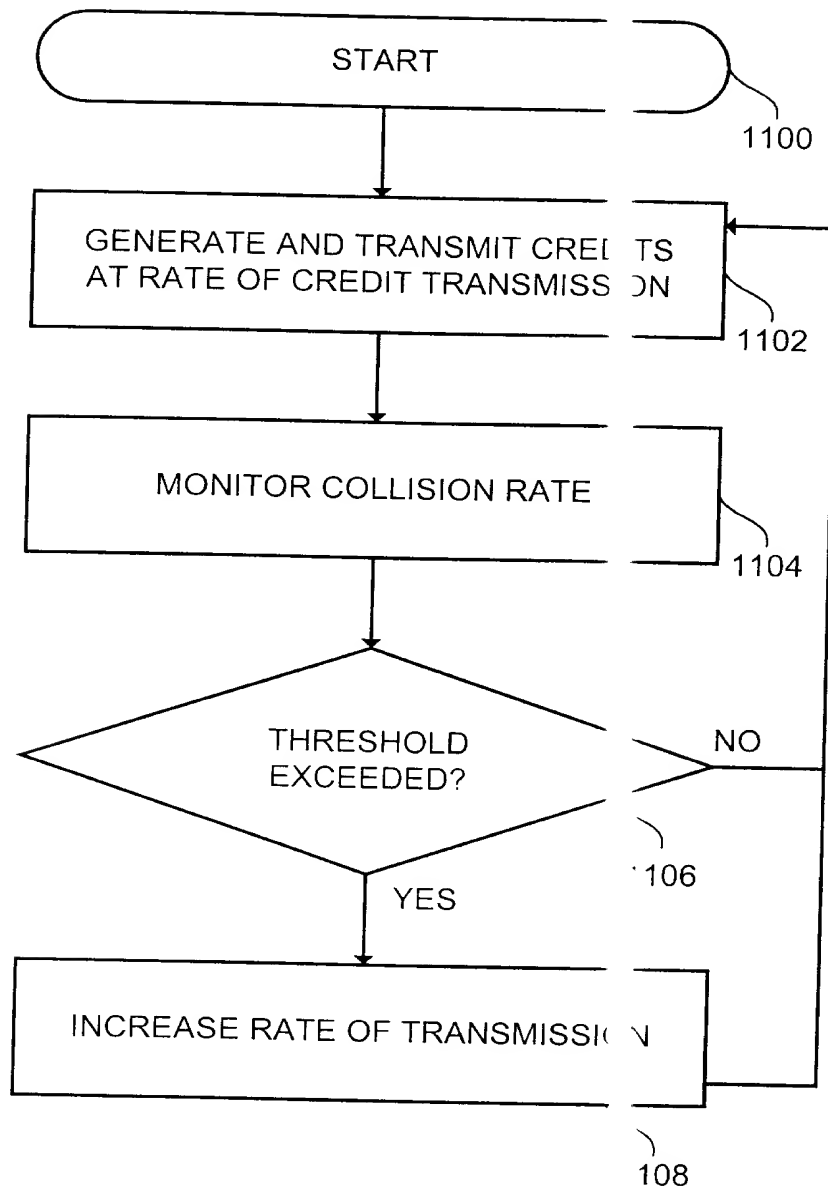


FIG. 11

| CUSTOMER ID | WBR ID | TYPE OF CUSTOMER | TIME OF DAY | RATE OF CREDIT TRANSMISSION | COLLISION RATE | THRESHOLD FOR COLLISION RATE |
|-------------|--------|------------------|-------------|-----------------------------|----------------|------------------------------|
| 800012      | 154    | HOME             | DAYTIME     | 1 CREDIT/<br>50MS           | .50 %          | 2 %                          |
| 800012      | 154    | HOME             | NIGHTTIME   | 1 CREDIT/<br>40MS           | .50 %          | 1 %                          |
| 800013      | 155    | BUSINESS         | DAYTIME     | 1 CREDIT/<br>30MS           | .50 %          | .5 %                         |
| 800013      | 155    | BUSINESS         | NIGHTTIME   | 1 CREDIT/<br>50MS           | .50 %          | 2 %                          |
| 800014      | 156    | HOME             | DAYTIME     | 1 CREDIT/<br>50MS           | .50 %          | 2 %                          |
| 800014      | 156    | HOME             | NIGHTTIME   | 1 CREDIT/<br>40MS           | .50 %          | 1 %                          |

FIG. 12

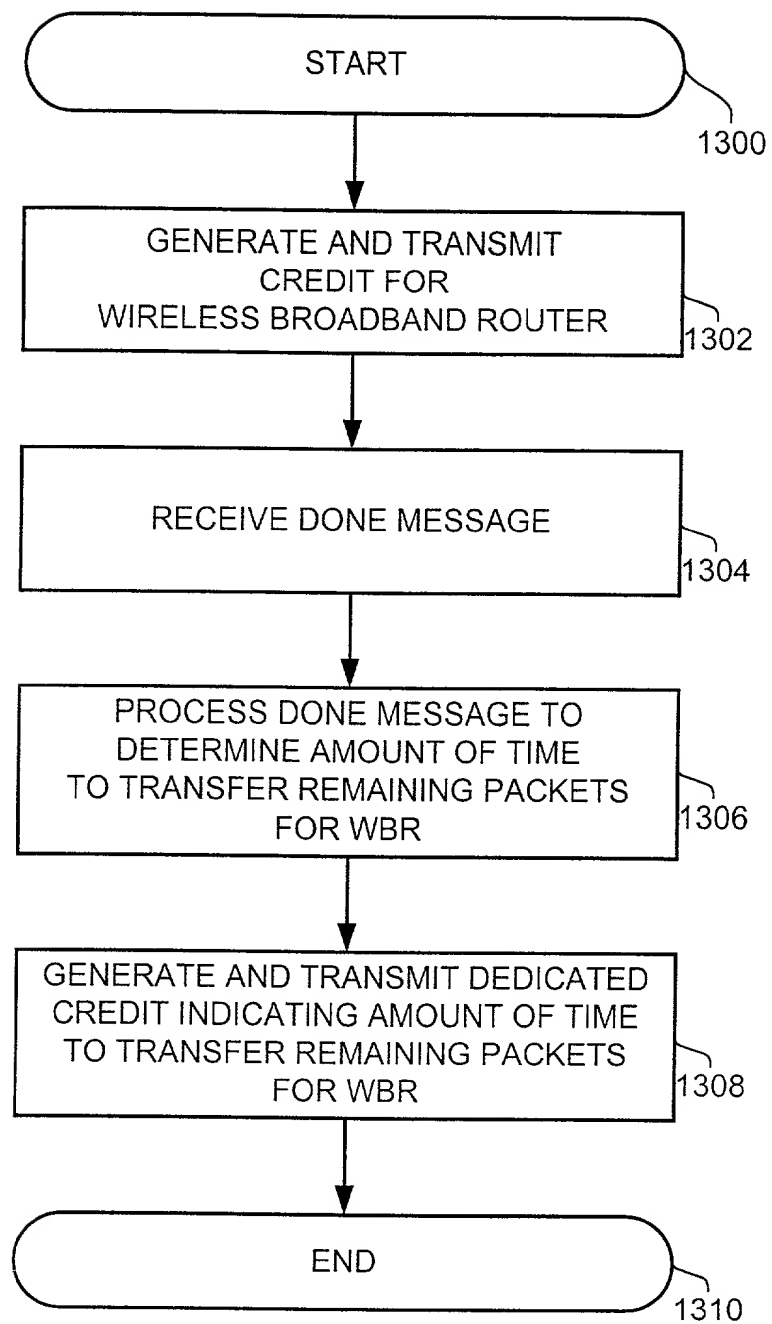


FIG. 13

FIG. 14